

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Order Filed on September 18, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
46436
Morton & Craig LLC
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Fargo Dealer Services

In Re:

CHRISTMAS ETIENNE
MARIE N. ETIENNE

Case No.: 17-13322

Adv. No.:

Hearing Date: 8-14-18

Judge: Michael B. Kaplan

**ORDER REIMPOSING AUTOMTIC STAY AND FOR MONTHLY PAYMENTS AND STAY
RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: September 18, 2018

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Chrismas and Marie Etienne

17-13322(MBK)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion to reimpose the stay filed by Stephen M. Goldberg, Esq. on behalf of the debtors with the appearance of John R. Morton, Jr., Esq/, attorney for Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services, , and this order having been filed with the Court and served upon the debtors and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services is the holder of a first purchase money security interest encumbering a 2013 BMW X1 bearing vehicle identification number WBAVL1C5XDVR90591 (hereinafter the "vehicle").
2. **Stay reimposed:** The automatic stay is reimposed as to Wells Fargo, subject to the remaining terms of this order.
3. The debtors shall make all retail installment contract payments to Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services when due, being the 13th day of each month commencing with the 8-13-18 payment. In the event the debtors fail to make any payment for a period of 30 days after it falls due, Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
4. **Only one curable default permitted:** Only one curable default shall be permitted under this order. If the debtors defaults in making a payment a second time, Wells Fargo shall have immediate stay relief to repossess and sell the vehicle without any application to the court or notice to the debtors or their attorney.
5. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.